

**Information to identify the case:**

Debtor 1	<b>Steven M Perez</b>	Social Security number or ITIN	xxx-xx-5981
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	<b>19-14534-ABA</b>		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Steven M Perez  
aka Michael Perez

5/10/23

**By the court:** Andrew B. Altenburg Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Steven M Perez  
Debtor

Case No. 19-14534-ABA  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin

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Date Rcvd: May 10, 2023

Form ID: 3180W

Total Noticed: 38

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 12, 2023:

Recip ID	Recipient Name and Address
db	+ Steven M Perez, 1 Harned Ave, Apt N1, Somerdale, NJ 08083-2172
518065927	+ Atlantic Gastro SurgiCenter, LLC, 3205 Fire Road, Suite 3, Egg Harbor Township, NJ 08234-5884
518234695	+ CAMDEN COUNTY MUA, 1645 FERRY AVE, CAMDEN NJ 08104-1311
518065933	+ CCMUA, Po Box 1105, Bellmawr, NJ 08099-5105
518065939	Specialized Loan Servicing, LLC, PO Box 636007, Littleton, CO 80163-6007
518065940	+ Stratford Township, 315 Union Avenue, Stratford, NJ 08084-1313
518065946	+ Trystone Capital Assets, LLC, c/o Anthony L. Velasquez, Esq., 575 Route 70, 2nd Floor, PO Box 1030, Brick, NJ 08723-0090
518065947	+ Virtua Medical Group, PO Box 71451, Philadelphia, PA 19176-1451

TOTAL: 8

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	May 10 2023 20:41:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	May 10 2023 20:41:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518065926	+ EDI: CINGMIDLAND.COM	May 11 2023 00:28:00	AT&T Wireless, 208 S. Akard St., Dallas, TX 75202-4206
518231520	EDI: GMACFS.COM	May 11 2023 00:24:00	Ally Capital, PO Box 130424, Roseville MN 55113-0004
518065925	+ EDI: GMACFS.COM	May 11 2023 00:24:00	Ally Financial, P. O. Box 380901, Minneapolis, MN 55438-0901
518065928	EDI: TSYS2	May 11 2023 00:28:00	Barclays Bank Delaware, PO Box 8803, Wilmington, DE 19899-8803
518065929	EDI: CITICORP.COM	May 11 2023 00:28:00	Best Buy/CBNA, PO Box 6497, Sioux Falls, SD 57117-6497
518065931	+ EDI: PHINGENESIS	May 11 2023 00:28:00	CB Indigo, PO BOX 4499, Beaverton, OR 97076-4499
518065932	EDI: CITICORP.COM	May 11 2023 00:28:00	CBNA, 50 Northwest Point Road, Elk Grove Village, IL 60007
518125740	+ EDI: AIS.COM	May 11 2023 00:28:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518065930	+ EDI: CAPITALONE.COM	May 11 2023 00:28:00	Capital One Bank USA NA, PO BOX 30281, Salt Lake City, UT 84130-0281
518065934	Email/PDF: creditonebknotifications@resurgent.com	May 10 2023 20:43:16	Credit One Bank, PO Box 98872, Las Vegas, NV 89193-8872
518065935	^ MEBN	May 10 2023 20:36:00	Financial Recoveries, 200 E Park Dr, Suite 100,

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518236708	Email/PDF: resurgentbknofications@resurgent.com	May 10 2023 20:42:33	PO Box 1388, Mount Laurel, NJ 08054-7388 LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518065936	+ Email/Text: ml-ebn@missionlane.com	May 10 2023 20:39:00	Lendup Card Services, 225 Bush Street, Suite 1100, San Francisco, CA 94104-4250
518234283	EDI: PRA.COM	May 11 2023 00:28:00	Portfolio Recovery Associates, LLC, c/o Best Buy Visa, POB 41067, Norfolk VA 23541
518065937	Email/Text: signed.order@pfwattorneys.com	May 10 2023 20:40:00	New Century Financial Services, c/o Pressler and Pressler, 7 Entin Road, Parsippany, NJ 07054-5020
518229715	EDI: Q3G.COM	May 11 2023 00:28:00	Quantum3 Group LLC as agent for, GPCC I LLC, PO Box 788, Kirkland, WA 98083-0788
518065938	+ Email/Text: RASEBN@raslg.com	May 10 2023 20:40:00	SLS, LLC, c/o RAS Citron, 130 Clinton Road, Suite 202, Fairfield, NJ 07004-2927
518065941	EDI: RMSC.COM	May 11 2023 00:27:00	SYNCB/Lenscrafters, PO Box 965036, Orlando, FL 32896-5036
518065942	+ EDI: RMSC.COM	May 11 2023 00:27:00	SYNCB/PC Richard, PO Box 965036, Orlando, FL 32896-5036
518068317	+ EDI: RMSC.COM	May 11 2023 00:27:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518065943	EDI: AISTMBL.COM	May 11 2023 00:24:00	T-Mobile, PO Box 742596, Cincinnati, OH 45274-2596
518104497	+ EDI: AIS.COM	May 11 2023 00:28:00	T Mobile/T-Mobile USA Inc, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518246699	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	May 10 2023 20:40:00	The Bank of New York Mellon Trustee (See 410), c/o Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
518065944	Email/Text: bankruptcydepartment@tsico.com	May 10 2023 20:41:00	Transworld Systems Inc., PO BOX 15095, Wilmington, DE 19850-5095
518065945	+ Email/Text: bankruptcydepartment@tsico.com	May 10 2023 20:41:00	Transworld Systems, Inc., PO Box 15273, Wilmington, DE 19850-5273
518226680	+ EDI: AIS.COM	May 11 2023 00:28:00	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518178994	+ EDI: WFFC2	May 11 2023 00:28:00	Wells Fargo Bank N.A., d/b/a Wells Fargo Auto, PO Box 130000, Raleigh NC 27605-1000
518065948	EDI: WFFC.COM	May 11 2023 00:28:00	Wells Fargo Dealer Services, PO box 25341, Santa Ana, CA 92799-5341

TOTAL: 30

**BYPASSED RECIPIENTS**

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

**NOTICE CERTIFICATION**

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

District/off: 0312-1

User: admin

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**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 12, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 10, 2023 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor The Bank of New York Mellon FKA The Bank of New York as Trustee for the certificateholders of the CWABS, Inc., Asset-Backed Certificates, Series 2007-4 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Jeffrey E. Jenkins	on behalf of Debtor Steven M Perez mail@jenkinsclayman.com JenkinsClayman@jubileebk.net
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5